

**Abbreviations**

**ACH** – Automated Clearing House

**APR** – Annual Percentage Rate

**APY** – Annual Percentage Yield

**ARM** – Adjustable Rate Mortgage

**ATM** – Automated Teller Machine

**BOD** – Board of Directors

**BPMI** – Borrower-Paid Private Mortgage Insurance

**CAA** – Community Action Agencies

**CAN-SPAM** – Controlling the Assault of Non-Solicited Pornography and Marketing Act

**CDC** – Community Development Corporation

**CFR** – Code of Federal Regulations

**CIDR** – Compliance Information and Disclosure Request

**CLA** – Consumer Leasing Act

**CMP** – Civil Money Penalty

**CMS** – Compliance Management System

**COPPA** – Children’s Online Privacy Protection Act

**CRA** – Community Reinvestment Act

**DSC** – Division of Supervision and Consumer Protection

**DOJ** – Department of Justice

**E-SIGN** – Electronic Signatures in Global and National Commerce Act

**EBT** – Electronic Benefits Transfer

**EC** – Economic Community

**ECOA** – Equal Credit Opportunities Act

**EDA** – Economic Development Administration

**EDC** – Economic Development Corporation

**EFTA** – Electronic Funds Transfer Act

**EFA** – Expedited Funds Availability

**EIC** – Examiner-In-Charge

**EZ** – Empowerment Zone

**FC** – Finance Charge

**FCC** – Federal Communications Commission

**FCRA** – Fair Credit Reporting Act

**FDCPA** – Fair Debt Collection Practices Act

**FDI Act** – Federal Deposit Insurance Act

**FDIC** – Federal Deposit Insurance Corporation

**FEMA** – Federal Emergency Management Act

**FFIEC** – Federal Financial Institution Examination Council

**FHA** – Federal Housing Administration

**FHAct** – Fair Housing Act

**FHLB** – Federal Home Loan Bank

**FHLMC** – Federal Home Loan Mortgage Company

**FIAP** – Formal and Informal Actions Procedures

**FNMA** – Federal National Mortgage Association

**FO** – Field Office

**FOIA** – Freedom of Information Act

**FRB** – Federal Reserve Board

**FS** – Field Supervisor a/k/a FOS – Field Office Supervisor

**FTC** – Federal Trade Commission

**GENESYS** – General Examination System

**GFE** – Good Faith Estimate

**GLBA** – Gramm-Leach-Bliley Act

**GNMA** – Government National Mortgage Association

**HMDA** – Home Mortgage Disclosure Act

**HOCA** – Homeownership Counseling Act

**HOEPA** – Home Ownership Equity Protection Act

**HOPA** – Homeowners Protection Act

**HUD** – Department of Housing and Urban Development

**IAP** – Institution Affiliated Party

## **I. Compliance Examination Manual — Abbreviations**

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<b>IBBEA</b> – Interstate Banking and Branching Efficiency Act	<b>RE</b> – Review Examiner
<b>IRA</b> – Individual Retirement Account	<b>RESPA</b> – Real Estate Settlement Procedures
<b>IRS</b> – Internal Revenue Service	<b>RFPA</b> - Right to Financial Privacy Act
<b>LAR</b> – Loan Application Register	<b>RO</b> – Regional Office
<b>LPMI</b> – Lender-Paid Private Mortgage Insurance	<b>RM</b> – Risk Management
<b>LPO</b> – Loan Production Office	<b>RO</b> – Regional Office
<b>LTD</b> – Loan to Deposit Ratio	<b>ROE</b> – Report of Examination
<b>LTV</b> – Loan to Value	<b>RPSM</b> – Risk Profile Scope Memorandum
<b>MD</b> – Metropolitan Division	<b>SARC</b> – Supervision Appeals Review Committee
<b>MICR</b> – Magnetic Ink Character Recognition	<b>SBA</b> – Small Business Association
<b>MMDA</b> – Money Market Demand Account	<b>SBCD</b> – Small Business Development Center
<b>MSA</b> – Metropolitan Statistical Area	<b>SBIC</b> – Small Business Investment Corporation
<b>MSD</b> – Material Supervisory Determination	<b>SCRA</b> – Servicemembers Civil Relief Act
<b>NASD</b> – National Association of Securities Dealers	<b>SEC</b> – Securities Exchange Commission
<b>NCUA</b> – National Credit Union Administration	<b>SFHA</b> – Special Flood Hazard Area
<b>NDP</b> – Non-Deposit Products	<b>SOURCE</b> – System of Uniform Reporting of Compliance and CRA Examinations
<b>NFIP</b> – National Flood Insurance Program	<b>SPCP</b> – Special Purpose Credit Program
<b>NGEP</b> – Non-governmental Entity or Person	<b>SSBIC</b> – Specialized Small Business Investment Corporation
<b>NOW</b> – Negotiable Order of Withdrawal	<b>STARS</b> – Specialized Tracking and Reporting Systems
<b>OCC</b> – Office of the Comptroller of the Currency	<b>TCPA</b> – Telephone Consumer Protection Act
<b>OMBE</b> – Office of Minority Enterprise	<b>TILA</b> – Truth in Lending Act
<b>OTS</b> – Office of Thrift Supervision	<b>TISA</b> – Truth in Savings Act
<b>PCCD</b> – Preservation of Consumers’ Claims and Defenses	<b>UBPR</b> – Uniform Bank Performance Report
<b>PEP</b> - Pre-Examination Planning	<b>UDAP</b> – Unfair or Deceptive Act or Practices
<b>PMI</b> – Private Mortgage Insurance	<b>USC</b> – United States Code
<b>POS</b> – Point of Sale	<b>VA</b> – Department of Veterans Affairs
<b>Q &amp; As</b> – Questions and Answers	